



Code of Conduct for Engaging with OnPoint

Effective July 1, 2025

As a member-owned financial institution, we are committed to maintaining a safe and welcoming environment for all our staff, members, and the communities we serve and to providing people of all backgrounds with fair and respectful service. In order to fulfill these commitments, we will not tolerate behavior from members, or those who access our services, that is harassing, threatening, disparaging, or destructive, as described below.

Members are expected to comply with the standards set forth in our Bylaws, Membership & Account Agreement, and this document (the "Code of Conduct") when conducting business with OnPoint, whether in person, electronically, or by phone. Failure to meet these standards may result in reduced or eliminated access to our facilities and services, including account closure and membership termination.

The following behaviors and communications are not consistent with a safe and welcoming environment and will not be tolerated:

Harassing and Uncivil Behavior

- Actions, comments, or contacts that demean, degrade, disrespect, embarrass, intimidate, threaten, bully, or humiliate
- Use of slurs based on personal and/or protected characteristics*
- Sexually obscene comments
- Romantic advances, communications, or actions
- Refusal to be served by OnPoint staff due to their personal characteristics or position

Abuse and Threats

- Unwanted physical contact
- Brandishing weapons or bringing any other dangerous or illegal items onto OnPoint premises
- Yelling, cursing, profanity, or name calling
- Coercion of OnPoint staff by threatening harm to oneself or others

Property Damage and Destruction

- Causing damage or destruction on OnPoint premises or to OnPoint property, including graffiti
- Defacing or removing OnPoint signage or notices

Interfering with Safety and Soundness of OnPoint

- Engaging in deceptive, dishonest, or fraudulent activities using OnPoint accounts and/or services
- Behaving in a way that disrupts normal flow of business for staff and members
- Conducting video/audio recording or photography within OnPoint branches, without approval from OnPoint staff
- Refusing to follow instructions from OnPoint staff

Any other disrespectful or disruptive behaviors by individuals when conducting business with us, as determined by OnPoint, will be subject to the same consequences noted above.

OnPoint remains committed to our purpose: To build strong communities by supporting financial growth and well-being, one person at a time.

*Protected characteristics include: race, color, national origin, citizenship, ancestry, sex, age, religion, physical or mental disability, medical condition, veteran status, marital status, pregnancy, sexual orientation, gender identity or expression, political affiliation, or any other classification protected by applicable local, state, or federal laws.

Contact Center

Mon-Fri, 7:00 am-7:00 pm

Sat, 9:00 am-3:00 pm

P.O. Box 3750, Portland, OR 97208-3750

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Branches

Visit www.onpointcu.com
for branch hours and locations.



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7/2025 COC